State of Mississippl County of DeSoto

Loan Number: 65771231

Prepared by: Dawn Trippe, 1-800-756-3333

Bank of America 502.566.5495

4161 Piedmont Pkwy., Greensboro, NC 27410

STATE MS. - DESOTO CO.

FEB 17 9 34 AM '04

Authority to Cancel

To the Chancery Clerk of the County of DeSoto, Mississippi:

You are hereby authorized and requested to enter satisfaction of the cancel of record a certain Deed of Trust executed

By: Deborah J Rutherford and Robert W Rutherford(Mortgagor s)

To: DONALD J ATKINS (Trustee)

For: Bank of America, FSB

and recorded on 03/08/1999 in Book Number 1089 at Page 745 of said records in said office. Satisfaction is hereby acknowledged.

On 02/06/2004

Bank of America, N.A. successor & in interest by merger of Bank of A merica, FSB

> Dennis Cobb, Vice President

State of North Carolina County of Guilford

Personally appeared before me, the undersigned authority in and for said county and state, the within named Dennis Cobb, of Bank of America, N.A., a corporation, who acknowledged that they signed, sealed and delivered the above and foregoing instrument on the day and year therein mentioned as the act and deed of said corporation, they being fully and duly authorized so to do.

Witness my signature and seal of office on 02/06/2004.

When recorded mail to: Deborah J Rutherford Robert W Rutherford 4415 Bonner Drive Olive Branch, MS 38654

Laurette M Thomas
Notary Public State of North Caroling

March 17, 2004